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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.								
10/823,850	04/14/2004	Bertram V. Burke	EPC 220U	5510								
<table border="1"> <tr> <th colspan="2">EXAMINER</th> </tr> <tr> <td colspan="2">KOYAMA, KUMIKO C</td> </tr> <tr> <th>ART UNIT</th> <th>PAPER NUMBER</th> </tr> <tr> <td>2876</td> <td></td> </tr> </table>					EXAMINER		KOYAMA, KUMIKO C		ART UNIT	PAPER NUMBER	2876	
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2876												
DATE MAILED: 08/11/2006												

7590 02/11/2006  
Bertram V. Burke  
1434 SW 51st Lane  
Cape Coral, FL 33914

**Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)**  
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 0 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 0 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)**  
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**Notice of Allowability**

Application No.

10/823,850

Examiner

Kumiko C. Koyama

Applicant(s)

BURKE, BERTRAM V.

Art Unit

2876

- The MAILING DATE of this communication appears on the cover sheet with the correspondence address-

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Information Disclosure Statement filed 12 May 2006.

2. ☒ The allowed claim(s) is/are 2-36.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) ☐ All b) ☐ Some\* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) ☐ Including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached address-

1. ☐ hereto or 2. ☐ to Paper No./Mail Date \_\_\_\_\_

(b) ☐ Including changes required by the attached Examiner's Amendment/Comment or in the Office action of \_\_\_\_\_

Paper No./Mail Date \_\_\_\_\_ See 37 CFR 1.313 and MPEP 1308.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.211(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

a) ☐ All b) ☐ Some c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

Attachment(s) Information Disclosure Statement (PCT Rule 17.2(a))

1. ☐ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date 05/06/2006

4. ☐ Examiner's Comment Regarding Requirement for Deposit

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☐ Interview Summary (PTO-413)

7. ☐ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other \_\_\_\_\_

10. ☐ Other \_\_\_\_\_

11. ☐ Other \_\_\_\_\_

12. ☐ Other \_\_\_\_\_

13. ☐ Other \_\_\_\_\_

14. ☐ Other \_\_\_\_\_

15. ☐ Other \_\_\_\_\_

16. ☐ Other \_\_\_\_\_

17. ☐ Other \_\_\_\_\_

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**DETAILED ACTION**

Information Disclosure Statement received on May 12, 2006 has been acknowledged.

**Allowable Subject Matter**

1. Claims 2-36 are allowed.

2. The following is an examiner's statement of reasons for allowance:

Prior art of record, Murphree, discloses that to activate a debit card with a balance representing an amount a consumer wishes to attribute to the debit card, the card number

and the encrypted ID property stored on the debit card are retrieved via the merchant's terminal by an appropriate card reader so as to provide a retrieved card number and a

retrieved encrypted ID property. A clerk then inputs an amount a consumer wishes to

attribute to the debit card via the merchant's terminal keypad. Murphree further teaches

that the card is successfully activated and an account associated with the retrieved card

number will be credited with the amount keyed into the merchant's terminal by the clerk.

Murphree teaches that when making a transaction, the debit card is passed through the

card reader to read the encrypted data fields, such as merchant ID and card number. If the

data fields do match the associated ID properties, then the intelligent network platform

accepts the transaction and debits or credits the account balance associated with the card

number. An intelligent network platform is an account processor that activates the cards,

and the encrypted ID property stored on the debit card are retrieved via the merchant's

a computer which is loaded with a database program and serving as a server, and a

merchant's terminal, which is a purchasing station.

A clerk then inputs an amount a consumer wishes to

attribute to the debit card via the merchant's terminal keypad. Murphree further teaches

that the card is successfully activated and an account associated with the retrieved card

number will be credited with the amount keyed into the merchant's terminal by the clerk.

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Prior art of record, Planke, discloses a system for sale of consumer goods, where the purchaser of an article at a place of purchase collects one or more non-validated card symbol of the article on a readable card, where data carried on the symbol of the article on a readable card are read and registered, where such data are converted to an article price which is paid by the purchaser of the article, where the purchaser of the article receives a validated symbol of the article, and where the article is dispensed to the

purchaser at a dispensing location in return for his/her depositing the validated symbol of the article on a readable card, the symbol of the article subsequently being invalidated. In

this case, the validated symbol of the article on the readable card is a proxy merchandise

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that is exchangeable for other merchandise (the dispensed article) from the merchant's  
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inventory. Planke also teaches adding article prices to the bill that is to be paid in cash by

Prior art of record, Planke, discloses a system for sale of consumer goods, where the consumer and a cash receipt.

the purchaser of an article at a place of purchase collects one or more non-validated card

However, the prior art of record, Murphree and Planke, do not teach purchasing or symbol of the article on a readable card, where data carried on the symbol of the article selling a percentage of inventory, which comprises proxy merchandise that is on a readable card are read and registered, where such data are converted to an article exchangeable for other merchandise from the merchant's inventory, and the account is price which is paid by the purchaser of the article, where the purchaser of the article credited with the percentage of inventory.

receives a validated symbol of the article, and where the article is dispensed to the

Any comments considered necessary by applicant must be submitted no later than purchaser at a dispensing location in return for his/her depositing the validated symbol of the payment of the issue fee and, to avoid processing delays, should preferably the article on a readable card, the symbol of the article subsequently being invalidated. In accompany the issue fee. Such submissions should be clearly labeled "Comments on is case, the validated symbol of the article on the readable card is proxy merchandise Statement of Reasons for Allowance."

that is exchangeable for other merchandise (the dispensed article) from the merchant's

inventory. Planke also teaches adding article prices to the bill that is to be paid in cash by

the consumer and a cash receipt.

However, the prior art of record, Murphree and Planke, do not teach purchasing or selling a percentage of inventory, which comprises proxy merchandise that is exchangeable for other merchandise from the merchant's inventory, and the account is credited with the percentage of inventory.

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### Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kumiko C. Koyama whose telephone number is 571-272-2394. The examiner can normally be reached on Monday-Friday 8am-4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on 571-272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For

more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). The examiner can normally be reached on Monday-Friday 8am-4:30pm.

*Kumiko C. Koyama*  
Kumiko C. Koyama are unreachable. Kumiko C. Koyama can be reached on 571-272-2394. The fax phone number for July 26, 2006 is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*Kumiko C. Koyama*

ANSHIK KIM  
PRIMARY EXAMINER

ANSHIK KIM  
EXAMINER